

Certificate Number: 15317-NJ-DE-033242350

Bankruptcy Case Number: 19-20272



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 12, 2019, at 2:52 o'clock PM PDT, Josephine Magno completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: August 12, 2019 By: /s/Eunice Francia

Name: Eunice Francia

Title: Counselor